

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Richard C Raborn  
Theresa J Raborn  
Debtor(s)

Case No. 15 B 20678

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/15/2015.
- 2) The plan was confirmed on 08/27/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/20/2016.
- 5) The case was Dismissed on 02/08/2016.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 10.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$1,590.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$1,590.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$754.38
Court Costs	\$0.00
Trustee Expenses & Compensation	\$54.10
Other	\$0.00
<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$808.48</b>

Attorney fees paid and disclosed by debtor: \$1,190.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advocate Christ Hospital	Unsecured	250.00	NA	NA	0.00	0.00
Ambulatory Surgical Consultants	Unsecured	140.00	NA	NA	0.00	0.00
Andre Smith Md	Unsecured	25.00	NA	NA	0.00	0.00
CACH LLC	Unsecured	947.00	946.69	946.69	0.00	0.00
Cap Lab PLC	Unsecured	29.00	NA	NA	0.00	0.00
Capital Interal Med Assoc	Unsecured	100.00	NA	NA	0.00	0.00
Capital One Bank	Unsecured	1,018.00	1,005.38	1,005.38	0.00	0.00
Case Credit Union	Secured	4,219.00	4,280.51	3,000.00	372.74	33.70
Case Credit Union	Unsecured	NA	1,280.51	1,280.51	0.00	0.00
Clinton Eaton Ingham	Unsecured	100.00	NA	NA	0.00	0.00
Crd Prt Asso	Unsecured	149.00	NA	NA	0.00	0.00
Credit Management Lp	Unsecured	208.00	NA	NA	0.00	0.00
Creditors Collection B	Unsecured	1,355.00	NA	NA	0.00	0.00
Department Of Education	Unsecured	0.00	53,097.77	53,097.77	0.00	0.00
Detroit BioMedical Lab	Unsecured	89.00	NA	NA	0.00	0.00
Discover Bank	Unsecured	1,187.00	1,202.11	1,202.11	0.00	0.00
Educap Inc	Unsecured	42,014.00	NA	NA	0.00	0.00
Educational Credit Management Corp	Unsecured	112,661.00	113,639.11	113,639.11	0.00	0.00
Enhanced Recovery Corp	Unsecured	149.00	NA	NA	0.00	0.00
First Premier Bank	Unsecured	438.00	NA	NA	0.00	0.00
Freedom Mortgage Corp	Secured	117,770.00	115,344.00	115,344.00	0.00	0.00
Freedom Mortgage Corp	Secured	3,147.00	3,146.68	3,146.68	0.00	0.00
Ingham Radiology Assoc	Unsecured	11.00	NA	NA	0.00	0.00
James Rodgers	Priority	0.00	NA	NA	0.00	0.00
Lansing City Ambulance	Unsecured	100.00	NA	NA	0.00	0.00
Lansing Surgery Center	Unsecured	91.00	NA	NA	0.00	0.00
Michigan Gastroenterology Inst	Unsecured	593.00	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	797.00	799.35	799.35	0.00	0.00
Midland Funding LLC	Unsecured	1,192.00	1,347.07	1,347.07	0.00	0.00
Navient Solutions Inc	Unsecured	52,355.00	5,190.06	5,190.06	0.00	0.00
Physicians Associates PC	Unsecured	300.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Physicians' Immediate Care-Chicago	Unsecured	100.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,214.00	1,078.96	1,078.96	0.00	0.00
Providian National Bank	Unsecured	9,341.00	NA	NA	0.00	0.00
Region Recov	Unsecured	121.00	NA	NA	0.00	0.00
Regional EMS	Unsecured	329.00	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	701.00	692.82	692.82	0.00	0.00
Riverside Medical Ctr	Unsecured	400.00	NA	NA	0.00	0.00
Schneider Training Academy	Unsecured	2,185.00	NA	NA	0.00	0.00
Sparrow Behavioral Health	Unsecured	428.00	NA	NA	0.00	0.00
Sparrow Regional Labs	Unsecured	368.00	NA	NA	0.00	0.00
Tate & Kirlin Assoc	Unsecured	49,233.00	NA	NA	0.00	0.00
Verizon	Unsecured	184.00	NA	NA	0.00	0.00
Wells Fargo Bank	Unsecured	NA	432.57	432.57	0.00	0.00
Wells Fargo Bank	Secured	7,135.00	7,135.00	7,135.00	332.68	42.40
Westwood OB/GYN	Unsecured	152.00	177.02	177.02	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$115,344.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,146.68	\$0.00	\$0.00
Debt Secured by Vehicle	\$3,000.00	\$372.74	\$33.70
All Other Secured	\$7,135.00	\$332.68	\$42.40
<b>TOTAL SECURED:</b>	<b>\$128,625.68</b>	<b>\$705.42</b>	<b>\$76.10</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$180,889.42</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	\$808.48
Disbursements to Creditors	<u>\$781.52</u>

**TOTAL DISBURSEMENTS :** **\$1,590.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/11/2016

By: /s/ Marilyn O. Marshall

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.